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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/269,618	07/21/1999	RICHARD BILLINGSLEY	BILL-00100	1326
42349	7590	12/31/2007	EXAMINER	
KALI LAW GROUP, P. C			ELISCA, PIERRE E	
P.O. BOX 60187			ART UNIT	PAPER NUMBER
SUNNYVALE, CA 94088-0187			3621	
MAIL DATE		DELIVERY MODE		
12/31/2007		PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)
	09/269,618	BILLINGSLEY, RICHARD
	Examiner	Art Unit
	Pierre E. Elisca	3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 15 October 2007.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 75-88 and 94-108 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) 97-108 is/are allowed.
- 6) Claim(s) 75,77-82 and 84-96 is/are rejected.
- 7) Claim(s) 76 and 83 is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- 5) Notice of Informal Patent Application
- 6) Other: _____

DETAILED ACTION

1. This communication is in response to Applicant's amendment filed on 10/15/2007.
2. Claims 75-88 and 94-108 remain pending.
3. The rejection to claims 75-88 and 94-96 under 35 U.S.C. 103 (a) as being unpatentable over Muftic et al 442" in view of McAllister 007" as set forth in the Office action mailed on 06/14/2007 is maintained.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 75, 77-82, and 84-96 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Muftic et al (U.S. Pat. No. 5,850,442) in view of McAllister, Alex (U.S. Pat. No. 5,655,007).

As per claims 75, 77-82, and 84-96 Muftic substantially discloses a method for securing electronic transaction, the method comprising;

Providing a buyer value note, the buyer value note including a buyer public key, the value, and a first bank signature, wherein the buyer value note is in a first electronic

message form , and wherein the seller value note is in a second electronic message form [(it is the Examiner's principal position that the cited reference Muftic 442" discloses Applicant's newly added limitations described above, see Muftic col 1, lines 33-49, col 3, lines 8-29. Please note that the buyer value note that is in a first electronic message form is readable a single-key encryption system for the buyer and the seller. In such a system, the key must be available to both the sender (buyer) and the receiver (or seller)] for encrypting/decrypting messages, appending the buyer value note with a seller public key, endorsing the buyer value note with a buyer endorsement signature such that the buyer endorsement signature is verified with the buyer public key, creating a seller value note, the seller value note including a seller public key and the value, and endorsing the seller value note with a second bank signature whereby the value is transferred to the seller (see., figs 19, 20, and 27, col 2, lines 15-col 17, lines 1-60). Based on Applicant's arguments filed 11/27/2006, Applicant argues that the card reader of Muftic is not required to provide authentication. Instead, travels with the value note. However, the newly found prior art McAllister discloses a transaction authentication device or card reader for verifying users identity (see., McAllister, col 16, lines 47-65, col 17, lines 1-30). Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the teaching of Muftic by including the limitation detailed above as taught by McAllister because this would prevent unauthorized access of the a card.

Allowable Subject Matter

6. Claims 76 and 83 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

7. Claims 97-108 are allowed over the prior art of record.

RESPONSE TO ARGUMENTS

8. Applicant's arguments with respect to claims 75, 77-82, and 84-96 have been fully considered but they are not persuasive. Necessitated by amendment.

REMARKS

9. In regard to Applicant's arguments filed on 10/15/2007, Applicant argues that the cited references fail to disclose the recited feature:

wherein said the buyer value note is in a first electronic message form , and wherein the seller value note is in a second electronic message form. It is the Examiner's principal position that the cited reference Muftic 442" discloses Applicant's newly added limitations described above, see Muftic col 1, lines 33-49, col 3, lines 8-29. Please note that the buyer value note that is in a first electronic message form is readable a single-key encryption system for the buyer and the seller. In such a system, the key must be available to both the sender (buyer) and the receiver (or seller)] for encrypting/decrypting messages.

Conclusion

10. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

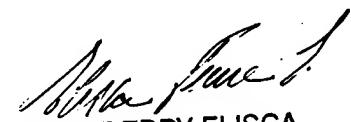
A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Pierre E. Elisca whose telephone number is 571 272 6706. The examiner can normally be reached on 6:30 to 5:00. Patents and hoteling.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached on 571 272 6779. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

December 12, 2007



PIERRE EDDY ELISCA
PRIMARY EXAMINER
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